

United States Bankruptcy Court Eastern District of Virginia		Voluntary Petition																				
Name of Debtor (if individual, enter Last, First, Middle): Mehta, Dharmesh Vinodrai		Name of Joint Debtor (Spouse) (Last, First, Middle): Mehta, Renu Dharmesh																				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Dave Mehta		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3155		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0308																				
Street Address of Debtor (No. and Street, City, and State): 4119 Woodlark Dr. Annandale, VA		Street Address of Joint Debtor (No. and Street, City, and State): 4119 Woodlark Dr. Annandale, VA																				
ZIP Code 22003-2343		ZIP Code 22003-2343																				
County of Residence or of the Principal Place of Business: Fairfax		County of Residence or of the Principal Place of Business: Fairfax																				
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																				
ZIP Code		ZIP Code																				
Location of Principal Assets of Business Debtor (if different from street address above):																						
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other																				
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13																				
		Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																				
		Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."																				
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (<i>amount subject to adjustment on 4/01/13 and every three years thereafter</i>). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																				
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																						
THIS SPACE IS FOR COURT USE ONLY																						
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table>			<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000
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Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
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Estimated Liabilities <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
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B1 (Official Form 1)(12/11)

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Mehta, Dharmesh Vinodrai Mehta, Renu Dharmesh
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)		
Location Where Filed: - None -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X _____ Signature of Attorney for Debtor(s) (Date)
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(12/11)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Mehta, Dharmesh Vinodrai

Mehta, Renu Dharmesh

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Dharmesh Vinodrai Mehta

Signature of Debtor Dharmesh Vinodrai Mehta

X /s/ Renu Dharmesh Mehta

Signature of Joint Debtor Renu Dharmesh Mehta

Telephone Number (If not represented by attorney)

February 17, 2012

Date

Signature of Attorney***X** /s/ Steven B. Ramsdell, VA Bar

Signature of Attorney for Debtor(s)

Steven B. Ramsdell, VA Bar #33222

Printed Name of Attorney for Debtor(s)

Tyler, Bartl, Ramsdell & Counts, PLC

Firm Name

300 N. Washington St.

Suite 202

Alexandria, VA 22314

Address

(703) 549-5000 Fax: (703) 549-5011

Telephone Number

February 17, 2012

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Eastern District of Virginia

In re Dharmesh Vinodrai Mehta
Renu Dharmesh Mehta

Debtor(s)

Case No.
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Dharmesh Vinodrai Mehta
Dharmesh Vinodrai Mehta

Date: February 17, 2012

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court
Eastern District of Virginia

In re Dharmesh Vinodrai Mehta
Renu Dharmesh Mehta

Debtor(s)

Case No.
Chapter

7

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1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Renu Dharmesh Mehta
Renu Dharmesh Mehta

Date: February 17, 2012

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court
Eastern District of Virginia

In re Dharmesh Vinodrai Mehta
Renu Dharmesh Mehta _____ Case No. _____
Debtor(s) Chapter 7 _____

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Dharmesh Vinodrai Mehta

Renu Dharmesh Mehta

Printed Name(s) of Debtor(s)

Case No. (if known) _____

<input checked="" type="checkbox"/> /s/ Dharmesh Vinodrai Mehta	February 17, 2012
Signature of Debtor	Date
<input checked="" type="checkbox"/> /s/ Renu Dharmesh Mehta	February 17, 2012
Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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c/o Keystar LLC
515 Wisconsin Ave., #501
Washington, DC 20016

AAA
4619 West Ox Rd.
Fairfax, VA 22030

Advanta Business
P.O. Box 9217
Old Bethpage, NY 11804-9217

Advantage Funding Management
14402 Collections Center Dr.
Chicago, IL 60693

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Southeastern, PA 19398-3102

Alliance Receivables Mgmt.
P.O. Box 3102
Southeastern, PA 19398-3102

Allied Interstate
2290 Agate Ct., Unit A1
Simi Valley, CA 93065

Allied Waste Services
P.O. Box 9001099
Louisville, KY 40290-1099

American Building Soltions LLC
Attn: Kevin
P.O. Box 575
Stephens City, VA 22655

American Collections Enterpris
P.O. Box 30096
Alexandria, VA 22310-8096

American Recovery Service
555 St. Charles Dr., Suite 100
Thousand Oaks, CA 91360

Amigo Services, Inc.
t/a Insurance and Tax Services
4819 Columbia Pike
Arlington, VA 22204

Amit Properties, LLC
4022 Annandale Rd.
Annandale, VA 22003

Amit Services, Inc.
4704 Columbia Pike
Arlington, VA 22204

Amtrust NA, Inc.
P.O. Box 740042
Atlanta, GA 30374-0042

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Pascal & Weiss PC
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Washington, DC 20003

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1 Courthouse Plaza
Arlington, VA 22216

Arlington County Treasurer
P.O. Box 1752
Merrifield, VA 22116-1752

Associated Credit Services
P.O. Box 5171
Westborough, MA 01581-5171

Associated Creditors Exchange
P.O. Box 33130
Phoenix, AZ 85067

AT&T
P.O. Box 6463
Carol Stream, IL 60197-6463

Bank Direct Capital Finance
P.O. Box 660448
Dallas, TX 75266-0448

Bank of America
P.O. Box 5170
Simi Valley, CA 93062-5170

Bank of America
P.O. Box 15710
Wilmington, DE 19886-5710

Bank of America
P.O. Box 25118
Tampa, FL 33622-5118

Barclay's Bank Delaware
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Philadelphia, PA 19101-3337

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Arlington, VA 22204

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Alexandria, VA 22314

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Lenexa, KS 66219

Canon Business Solutions
300 Commerce Square Blvd.
Burlington, NJ 08016

Capital One Bank (USA), N.A.
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Carol Stream, IL 60197-6492

Cardmember Service
P.O. Box 15153
Wilmington, DE 19886

Care First
Blue Cross Blue Shield
840 First St., N.E.
Washington, DC 20065

Carter Bank & Trust
Attn: John G. Wales
141 Westover Dr.
Danville, VA 24541

CCB Credit Services, Inc.
P.O. Box 272
Springfield, IL 62705-0272

Chase Bank
P.O. Box 15153
Wilmington, DE 19886-5153

Citi Bank
1775 Pennsylvania Ave. N.W.
Washington, DC 20006

City of Fredericksburg
Commissioner of Revenue
P.O. Box 644
Fredericksburg, VA 22404

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P.O. Box 3006
Southeastern, PA 19398-3006

Comcast
5801 Metro Drive
Baltimore, MD 21215

Commonwealth of Virginia
Dept. of Taxation
Legal Unit, P.O. Box 2156
Richmond, VA 23218

Consolidated Recovery Group
125 W. Fifth Ave., Suite 103
Escondido, CA 92025-4843

County of Alexander
P.O. Box 38
Taylorsville, NC 28681

County of Fairfax
Dept. of Tax Administration
P.O. Box 10202
Fairfax, VA 22035-0202

County of Laurens
P.O. Box 907
Laurens, SC 29360

Cox Communications
P.O. Box 79940
Baltimore, MD 21279-0940

Credit Control Corporation
P.O. Box 120630
Newport News, VA 23612-0630

Credit Control, LLC
P.O. Box 187
Hazelwood, MO 63042

Credit Protection Assoc., LP
13355 Noel Rd.
Dallas, TX 75240

Creditors Financial Group, LLC
P.O. Box 440290
Aurora, CO 80044-0290

Crestwood Mgmt. LLC
P.O. Box 22630
Beachwood, OH 44122-0630

Culpeper County Treasurer
P.O. Box 1447
Culpeper, VA 22701-6447

Davis Sheet Metal, Inc.
15388 Lord Fairfax Hwy.
White Post, VA 22663

Deer Park
P.O. Box 856192
Louisville, KY 40285-6192

Dell Business Credit
P.O. Box 81577
Austin, TX 78708-1577

Dell Financial Services
4307 Collection Center Dr.
Chicago, IL 60693

Dell Financial Services
P.O. Box 5275
Carol Stream, IL 60197-5275

Department of Environmental
2100 Clarendon Blvd. Suite 705
Arlington, VA 22201

Discover
P.O. Box 71084
Charlotte, NC 28272-1084

Diversified Adjustment Service
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Minneapolis, MN 55432-0145

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Annandale, VA 22003-2343

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Virginia Beach, VA 23466-2719

Dominion Power
P.O. Box 26543
Richmond, VA 23290-0001

Donald Hicks
Power-Comm Inc.
1295 A. Progress Dr.
Front Royal, VA 22630

Duke Energy SE Commercial
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Charlotte, NC 28201

Dunbar Armored, Inc.
P.O. Box 64115
Baltimore, MD 21264-4115

Farmers Life Insurance
P.O. Box 182325
Columbus, OH 43218

Ferguson Enterprises
12500 Jefferson Ave.
Newport News, VA 23602

Fidelity Bank
1426 E. 11 St.
Siler City, NC 27344

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Ruther Glen, VA 22546

First National Merchants Solut
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Omaha, NE 68197

Firstsource Advantage, LLC
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Buffalo, NY 14240-0628

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P.O. Box 725069
Atlanta, GA 31139-2069

Ford Motor Credit Company
P.O. Box 17948
Greenville, SC 29606-7948

Founders Landing Property
Owners Association
146 Founders Way
Strasburg, VA 22657

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Silver Spring, MD 20907

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Waterloo, IA 50704-0780

Grainger
Dept. 867527731
Palatine, IL 60038-0001

Green Tree Servicing LLC
7360 S. Kyrene Rd.
Tempe, AZ 85283-4583

Guard Insurance Group
P.O. Box AH
Wilkes Barre, PA 18703-0020

Heartland
One Heartland Way
Jeffersonville, IN 47130

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1015 E. Center St.
Warsaw, IN 46580-3420

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P.O. Box 727
Forest Hill, MD 21050

HSBC
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Woodland Hills, CA 91367

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Stop Room 898
Richmond, VA 23219

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Chicago, IL 60656-1490

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Chicago, IL 60656-1490

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Fairfax, VA 22031

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New York, NY 10001-3405

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Wilmington, DE 19886-5136

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Laurel, MD 20707

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26000 Cannon Rd.
Bedford, OH 44146

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Annandale, VA 22003

Mini Mart III, Inc.
4817 Columbia Pike
Arlington, VA 22204

Moneygram Payment Systems Inc.
1550 Utica Ave. South
Minneapolis, MN 55416

National Enterprise Systems
29125 Solon Rd.
Solon, OH 44139-3442

Nations Recovery Center, Inc.
P.O. Box 620130
Atlanta, GA 30362-2130

Nationwide Credit, Inc.
P.O. Box 26314
Lehigh Valley, PA 18002-6314

NCC
P.O. Box 9156
Alexandria, VA 22304-0156

NCO Financial Systems, Inc.
P.O. Box 15630
Dept. 27
Wilmington, DE 19850

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Haverhill, MA 01831

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Buffalo, NY 14225-1943

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Arlington County, Virginia
2100 Clarendon Blvd., Suite 21
Arlington, VA 22201

Orkin Pest Control
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Fairfax, VA 22038-3349

Partners Financial Services
P.O. Box 728
Fenton, MO 63026

Plaza Recovery, Inc.
JAF Station, P.O. Box 2769
New York, NY 10116-2769

PNC Mortgage
P.O. Box 533510
Atlanta, GA 30353-3510

PreCash, Inc.
421 SW 6 Ave., Suite 400
Portland, OR 97204-1621

Prime Rate Premium Finance Co.
P.O. Box 100507
Florence, SC 29507-0507

Professional Recovery Services
P.O. Box 1880
Voorhees, NJ 08043

Protective Life Insurance Co.
P.O. Box 12687
Birmingham, AL 35202-6687

QBE Insurance Corporation
P.O. Box 8129
Jacksonville, FL 32239-0129

Receivable Management Services
4836 Brecksville Rd.
P.O. Box 523
Richfield, OH 44286

Recontrust Company NA
2380 Performance Dr.
TX2-985-07-03
Richardson, TX 75082

Redline Recovery Services LLC
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Alpharetta, GA 30009-8693

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Womble Carlyle Sandridge et al
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Sally Beauty Supply LLC
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Denton, TX 76202

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Centreville, VA 20121

Sanjiv and Kamini Shah
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Chantilly, VA 20152

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Towson, MD 21286-2237

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Columbus, OH 43218-3082

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t/a Hilltop Shop N Go Center
200 Centrepark S. Apt. 4C
New York, NY 10019

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Somerdale, NJ 08083

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Merrifield, VA 22116-7621

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Steven Jelinek
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Steven Zeamer
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Summit Community Bank
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Richmond, VA 23285-5041

SunTrust Bank
P.O. Box 85052
Richmond, VA 23285-5052

SunTrust Bank
P.O. Box 79079
Baltimore, MD 21279-0079

SunTrust Bank, Inc.
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Orlando, FL 32809

T Mobile
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Target National Bank
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The Hartford Insurance
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Santa Rosa, CA 95407

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c/o Regency Centers
1919 Gallows Rd.
Vienna, VA 22182

Union Bank
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Union First Market Bank
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Houston, TX 77272-2929

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